WHAT IS CLAIMED IS:

1   1.   A method for reconciling a financial account of a user on a user device,

2   comprising:

3   accessing a user list of transactions entered by said user;

4   downloading a financial institution list of transactions from a financial

5   institution;

6   storing said financial institution list of transactions on said user device;

7   comparing said user list and said financial institution list item by item; and

8   providing a reconciliation function for each item on both of said lists.

1   2.   The method of claim 1 further comprising:

2   comparing said transactions to match transactions on said financial institution

3   list to transactions on said user list;

4   identifying unmatched transactions;

5   attempting to match said unmatched transactions, absent user input, according

6   to predetermined criteria to provide proposed matches;

7   presenting said proposed matches to said user; and

8   accepting, on an item by item basis, a confirmation of said proposed matches

9   by said user.

1   3.   The method of claim 2 wherein said comparing compares a description

2   field corresponding to said transactions.

1   4.   The method of claim 2 wherein said presenting comprising presenting

2   said transactions to said user in the following groupings:

3   transactions with a proposed match;

4   transactions on said user list, but not on said financial institution list; and

5   transactions on said financial institution list but not on said user list.

1   5.   The method of claim 1 wherein said user device is a personal

2   computer, and said accessing a user list of transactions comprises uploading said user list

3   from an electronic account register.

1   6.   The method of claim 1 wherein said user device is an electronic

2   account register.

1   7.   The method of claim 1 further comprising:

2   presenting to said user a first group of transactions on said user list, but not on

3 said financial institution list;

4   presenting to said user a second group of transactions on said financial

5 institution list but not on said user list; and

6   providing a user input capability for matching items from said first and second

7 groups.

1   8.   The method of claim 1 further comprising:

2   providing an indication whether an item has been cleared for each item upon

3 completion of said reconciliation function.

1   9.   The method of claim 1 further comprising:

2   downloading cleared items, and items on said financial institution list of

3 transactions but not on said user list, from a computer to an account register device.

1   10.   The method of claim 1 further comprising:

2   comparing said transactions to match transactions on said financial institution

3 list to transactions on said user list;

4   identifying unmatched transactions;

5   accepting a user input indicating an acceptable number of days between

6 transactions for indicating a possible match;

7   attempting to match said unmatched transactions according to said user input.

1   11.   The method of claim 1 further comprising:

2   exporting data regarding said transactions to a money management program.

1   12.   A method for reconciling a financial account of a user on a user device,

2 comprising:

3   accessing a user list of transactions entered by said user;

4   downloading a financial institution list of transactions from a financial

5 institution;

6   storing said financial institution list of transactions on said user device;

7   comparing said user list and said financial institution list item by item;

8   providing a reconciliation function for each item on both of said lists;

9	comparing said transactions to match transactions on said financial institution
10	list to transactions on said user list;
11	identifying unmatched transactions;
12	attempting to match said unmatched transactions, absent user input, according
13	to predetermined criteria to provide proposed matches;
14	presenting said proposed matches to said user;
15	accepting, on an item by item basis, a confirmation of said proposed matches
16	by said user;
17	presenting to said user a first group of transactions on said user list, but not on
18	said financial institution list;
19	presenting to said user a second group of transactions on said financial
20	institution list but not on said user list;
21	providing a user input capability for matching items from said first and second
22	groups; and
23	providing an indication whether an item has been cleared for each item upon
24	completion of said reconciliation function.

1	13. An electronic account register comprising:
2	a touch screen for displaying a register of transactions;
3	an alphanumeric keyboard;
4	a numeric keypad;
5	a cleared balance display;
6	an up/down scrolling input; and
7	an on/off switch.

1	14. The electronic account register of claim 13 further comprising:
2	a processor programmed to allow exporting transaction data to an external
3	money management program.

| 1 | 15. The electronic account register of claim 13 wherein said alphanumeric |
| 2 | keyboard and numeric keypad are designated areas on said touch screen. |

| 1 | 16. The electronic account register of claim 13 further comprising: |
| 2 | a link input for linking said account register to another electronic device. |

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1	17. The electronic account register of claim 13 further comprising:
2	a description field in said account register; and
3	a drop down list of preferred payees in said description field.

1	18. The electronic account register of claim 17 further comprising:
2	a memory for storing payees;
3	a processor programmed to determine if a payee has been entered for a second
4	time in a predetermined period and, if so, adding said payee to said list of preferred payees.

1	19. The electronic account register of claim 13 further comprising:
2	a transaction number field;
3	means for populating said transaction number field with a next sequential
4	transaction number; and
5	means for overriding said next sequential transaction number.

1	20. An electronic account register comprising:
2	a touch screen for displaying an account register;
3	an alphanumeric keyboard;
4	a numeric keypad;
5	a cleared balance display;
6	an up/down scrolling input; and
7	an on/off switch;
8	a link input for linking said account register to another electronic device;
9	a description field in said account register;
10	a drop down list of preferred payees in said description field;
11	a transaction number field;
12	means for populating said transaction number field with a next sequential
13	transaction number; and
14	means for overriding said next sequential transaction number.